

**Abstract of the Disclosure**

The present invention relates to storing and manipulating customer purchasing information, particularly purchasing information by credit cards, debit cards, checks, and the like. A hierarchical organizational structure is  
5 created comprising a plurality of categories and sub-categories. The customer purchase information may then be retrieved according to user created links to generate customer preference information. The customer preference information may be stored in a customer account, thereby allowing targeted offers to be made to customers.

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